HEALTHY AMERICA: A Hybrid Reform to Expand Coverage, Improve Affordability, and Contain Costs

The Healthy America insurance reform program with an individual requirement provides a pathway to near-universal coverage by leveraging additional federal funding to expand access to care, lower consumer costs, enhance cost-containment and reduce state government health spending.

IF FULLY PHASED IN 2020, the Healthy America program with the individual requirement would:

- Increase health insurance coverage by 17.1 MILLION PEOPLE, lowering the uninsured rate to 3.2% among legal residents below age 65
- Decrease HOUSEHOLD PREMIUMS and out-of-pocket costs (e.g., deductibles, co-payments) for many people, including those who are offered expensive EMPLOYER-BASED INSURANCE
- Reduce EMPLOYER HEALTHCARE spending by $110.9 BILLION (12%)
- Require new federal revenues of $123.3 BILLION
- Decrease state spending by $34.2 BILLION

Detailed results for this approach and two additional Healthy America options (one without an individual requirement and one that leads to universal coverage for all legal U.S. residents) are also available in the full report.